

Information to identify the case:

Debtor 1	Matthew E. Kotok	Social Security number or ITIN	xxx-xx-2242
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-21406-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew E. Kotok

9/20/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Matthew E. Kotok
Debtor

Case No. 18-21406-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 20, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2023:

Recip ID	Recipient Name and Address
db	+ Matthew E. Kotok, 607 Parliament Drive, Coraopolis, PA 15108-3277
14809182	+ Elliott Community Federal Credit Union, 920 North Fourth Street, Jeannette, PA 15644-1499
14809183	Key Bank, c/o Raymond Wendolowski, Esquire, Suite 2200 Gulf Tower, Pittsburgh, PA 15219
14809186	+ Virginia Kotok, 609 Parliament Drive, Coraopolis, PA 15108-3277

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 21 2023 03:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 20 2023 23:21:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 21 2023 03:17:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 20 2023 23:21:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 20 2023 23:21:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
14864614	Email/PDF: bncnotices@becket-lee.com	Sep 20 2023 23:39:50	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14809178	+ EDI: CITICORP.COM	Sep 21 2023 03:17:00	Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
14828774	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 20 2023 23:21:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14809185	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 20 2023 23:21:00	RBS Citizens, 480 Jefferson Blvd., Warwick, RI 02886-1359
14809180	+ EDI: CITICORP.COM	Sep 21 2023 03:17:00	Citicards/CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
14809181	EDI: DISCOVER.COM	Sep 21 2023 03:17:00	Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850-5316
14814352	EDI: DISCOVER.COM	Sep 21 2023 03:17:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14864610	+ Email/Text: kbarkley@bernsteinlaw.com	Sep 20 2023 23:22:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

District/off: 0315-2

User: auto

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14809179	EDI: JPMORGANCHASE	Sep 21 2023 03:17:00	Chase/Bank One Card Services, P.O. Box 15298, Wilmington, DE 19850
14910125	+ Email/Text: kburkley@bernsteinlaw.com	Sep 20 2023 23:22:00	Key Bank, c/o Bernstein-Burkley, P.C., Attn: Ray P. Wendolowski, Esq., 707 Grant St., Ste. 2200 Gulf Tower, Pittsburgh, PA 15219-1945
14866459	Email/PDF: resurgentbknotifications@resurgent.com	Sep 20 2023 23:39:47	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14809184	Email/Text: Bankruptcy.Notices@pnc.com	Sep 20 2023 23:21:00	PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230
14865706	Email/Text: Bankruptcy.Notices@pnc.com	Sep 20 2023 23:21:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NA
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Elliott Community Federal Credit Union, 920 North Fourth Street, Jeannette, PA 15644-1499

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor PNC BANK NA jblank@pincuslaw.com brausch@pincuslaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Richard W. Schimizzi	on behalf of Creditor Elliott Community Federal Credit Union rws@schimizzilaw.com

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User: auto

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Date Rcvd: Sep 20, 2023

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mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com

Rodney D. Shepherd

on behalf of Debtor Matthew E. Kotok rodsheph@cs.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 7